#### United States Bankruptcy Court Northern District of Ohio

In re: Mark A. Speck, II Debtor

NONE.

Case No. 20-60943-rk Chapter 7

## **CERTIFICATE OF NOTICE**

District/off: 0647-6 User: admin Page 1 of 1 Date Rcvd: Jun 02, 2020 Form ID: 309A Total Noticed: 15

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 04, 2020. Mansfield, OH 44903-8601 db Mark A. Speck, II, 325 Marcus Street, +Delaware County Clerk of Courts, PO Box 8006, Delaware, OH Douglas, Knight & Associates Inc, Attn Ashley Thomas 299330, 26597465 Delaware, OH 43015-8006 26597466 PO Box 10517, Bradenton, FL 34282-0517 26597467 Jessica L. Monday Esq, 108 E Findlay St, Carey, OH 43316-1248 PO Box 221, Nevada, OH 44849-0221 Larry D Noggle, 26597468 620 Leader St, Marion, OH 43302-2230 Office of Legal Services, 30 E Broad St Fl 31, 26597469 Marion Co CSEA, 26597470 OH Dept of JFS, Columbus, OH 43215-3414 26597471 Rachel Clark, 2453 Township Road 169, Cardington, OH 43315-9309 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: bk.joshbrown@gmail.com Jun 02 2020 23:01:05 R Joshua Brown, 32 Lutz Avenue, Lexington, OH 44904 +EDI: BJLMASON.COM Jun 03 2020 02:28:00 Josiah L. Mason, Canton, 153 W Main Street, tr P.O. Box 345, Ashland, OH 44805-0345 +E-mail/Text: ustpregion09.cl.ecf@usdoj.gov Jun 02 2020 23:02:31 Cynthia J. Thayer, ust US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234 26597463 E-mail/Text: bknotices@autoacceptance.com Jun 02 2020 23:04:25 Automobile Acceptance Corp, 749 Main St, Riverdale, GA 30274-2398 26597462 E-mail/Text: bnc@advanceamerica.net Jun 02 2020 23:03:07 Advance America, 1331 W 1st St, Springfield, OH 45504-1920 E-mail/Text: bankruptcy@cashmaxohio.com Jun 02 2020 23:04:08 26597464 2025 August Dr. CashMax. Ontario, OH 44906-3351 +E-mail/Text: ebn-noticing@richlandcountyoh.us Jun 02 2020 23:04:11 26597472 Richland County Treasurer, 50 Park Ave E, Mansfield, OH 44902-1895 TOTAL: 7 \*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 04, 2020 Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 2, 2020 at the address(es) listed below:

Josiah L. Mason jlmasontrustee@joemasonlaw.com, oh23@ecfcbis.com

R Joshua Brown on behalf of Debtor Mark A. Speck, II bk.joshbrown@gmail.com, G9873@notify.cincompass.com

TOTAL: 2

TOTAL: 0

Information to identify the case:							
Debtor 1	Mark A. Speck II	Social Security number or ITIN xxx-xx-2583					
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	EIN					
	First Name Middle Name Last Name	Social Security number or ITIN					
		EIN					
United States E	Bankruptcy Court Northern District of Ohio	Date case filed for chapter 7 5/29/20					
Case number:	20-60943-rk						

# Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

with the court.						
		About Debtor 1:		About Debtor 2:		
1.	Debtor's full name	Mark A. Speck II				
2. All other names used in the last 8 years						
3.	Address	325 Marcus Street Mansfield, OH 44903-8601				
4.	<b>Debtor's attorney</b> Name and address	R Joshua Brown 32 Lutz Avenue Lexington, OH 44904		Contact phone (419) 884-0655 Email: bk.joshbrown@gmail.com		
5.	Bankruptcy trustee Name and address	Josiah L. Mason Canton 153 W Main Street P.O. Box 345 Ashland, OH 44805–2219		Contact phone (419) 289–1600 Email: jlmasontrustee@joemasonlaw.com		

For more information, see page 2 >

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Debtor Mark A. Speck II Case number 20–60943–rk

#### 6. Bankruptcy clerk's office

Documents in this case may be filed at this 401 McKinley Aven address. You may inspect all records filed in this case at this office or online at <a href="https://www.pacer.gov.www.ohnb.uscourts.gov">www.ohnb.uscourts.gov</a>.

United States Bankruptcy Court Ralph Regula U.S. Courthouse 401 McKinley Avenue SW Canton. OH 44702 Hours open: 9:00 AM – 4:00 PM

Contact phone 330-458-2120

Date: 6/2/20

## 7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

## July 16, 2020 at 10:00 AM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

\*\*\* Valid photo identification required \*\*\*
\*\*\* Proof of Social Security Number required \*\*\*

Location:

341 meeting will be conducted remotely. Please check the docket or with the case trustee for procedures.

### 8. Presumption of abuse

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

The presumption of abuse does not arise.

#### 9. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

Filing deadline: 9/14/20

## You must file a complaint:

- if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or
- if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).

#### You must file a motion:

 if you assert that the discharge should be denied under § 727(a)(8) or (9).

#### Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

#### 10. Proof of claim

Please do not file a proof of claim unless you receive a notice to do so.

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

## 11. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

## 12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://www.pacer.gov">www.pacer.gov</a>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

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